

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:  
 EFRAIN POLANCO SR  
 REBECA POLANCO

CASE NO. 07 B 14189

CHAPTER 13

JUDGE: JOHN H SQUIRES

Debtor  
 SSN XXX-XX-8311 SSN XXX-XX-7064

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 TRUSTEE'S FINAL REPORT AND ACCOUNT  
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Glenn Stearns, Chapter 13 Standing Trustee, submits the following  
 Final Report and Account of the administration of the estate pursuant to  
 11 USC 1302(b)(1).

1. The case was filed on 08/07/07 and confirmed on 10/05/07.
2. The case was converted to Chapter 7 after confirmation, 10/06/2008.
3. The Debtor paid a total of \$ 12855.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
AMERICAS SERVICING CO	CURRENT MORTG	7506.24	.00	7506.24
AMERICAS SERVICING CO	MORTGAGE ARRE	.00	.00	.00
CARRINGTON MORTGAGE SERV	SECURED	2727.23	.00	2727.23
CARRINGTON MORTGAGE SERV	MORTGAGE ARRE	1037.25	.00	.00
HEIGHTS FINANCE CORP	UNSECURED	2016.57	.00	30.00
HSBC AUTO FINANCE	SECURED VEHIC	12789.57	.00	670.00
CARSON PIRIE SCOTT	UNSECURED	NOT FILED	.00	.00
ECAST SETTLEMENT CORPORA	UNSECURED	18239.10	.00	.00
ECAST SETTLEMENT CORPORA	UNSECURED	483.93	.00	.00
ECAST SETTLEMENT CORPORA	UNSECURED	687.50	.00	.00
ECAST SETTLEMENT CORPORA	UNSECURED	2275.37	.00	.00
PAYDAY LOAN STORE OF IL	UNSECURED	NOT FILED	.00	.00
DUPAGE COUNTY COLLECTOR	SECURED	3358.00	.00	.00
BANK ONE/JPM CHASE	UNSECURED	284.80	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	2457.00	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	27418.29	.00	26444.27	.00	53862.56
PRINCIPAL PAID	10903.47	.00	30.00	.00	10933.47
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	10903.47	.00	30.00	.00	10933.47
The Debtor's attorney, PETER FRANCIS GERACI					, was allowed \$ 3500.00
and was paid \$ 1050.00 direct and \$ 1276.79					through the plan.

The Trustee received \$ 644.74 .

Refunds to the Debtor totaled \$ .00 .

Wherefore, the Trustee requests an order be entered discharging

of 2  
the Trustee and the surety on his bond from any further liability  
in this case.

Dated: 01/22/09

/S/  
GLENN STEARNS  
CHAPTER 13 TRUSTEE